

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

**Application Number****10/777,634****Filing Date****February 13, 2004****First Named Inventor****Timothy PERRY et al.****Art Unit****3626****Examiner Name****Christopher GILLIGAN****Sheet****1 of 17****Attorney Docket No.****52493.000368****U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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/Poonsin Phongsvirajati/

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PTO/SB/08B (08/03) (modified)  
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<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/777,634</b>
		<b>Filing Date</b>	<b>February 13, 2004</b>
		<b>First Named Inventor</b>	<b>Timothy PERRY et al.</b>
		<b>Art Unit</b>	<b>3626</b>
		<b>Examiner Name</b>	<b>Christopher GILLIGAN</b>
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<b>U.S. PATENT DOCUMENTS</b>					
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		<b>Art Unit</b>	<b>3626</b>
		<b>Examiner Name</b>	<b>Christopher GILLIGAN</b>
<b>Sheet</b>	<b>10 of 17</b>	<b>Attorney Docket No.</b>	<b>52493.000368</b>

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<b>Sheet</b>		12 of 17		<b>Attorney Docket No.</b>		52493.000368		
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*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code	Number-Kind Code (if known)				YES	NO
	282.	EP	0621556 A2	10-26-1994	Eastman Kodak Co.		<input type="checkbox"/>	<input type="checkbox"/>
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			YES	NO
	287.	GONZALEZ et al., "A case-based reasoning approach to real estate property appraisal," Systems with Applications, Vol. 4, pp. 229-246, 1992	<input type="checkbox"/>	<input type="checkbox"/>
	288.	BONISSONE et al., "Evolutionary optimization of fuzzy decision systems for automated insurance underwriting," Proceedings of the 2002 IEEE International Conference on Fuzzy Systems, May 12-17, 2002, pp. 1003-1008	<input type="checkbox"/>	<input type="checkbox"/>
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			YES	NO
	309	COLLINS <i>et al.</i> , "An Application of a Multiple Neural Network Learning System to Emulation of Mortgage Underwriting Judgements," Proceedings of the IEEE International Conference on Neural Networks, 1988, pp. II-459 through II-466	<input type="checkbox"/>	<input type="checkbox"/>
	310	NOSSEK <i>et al.</i> , "Classification Systems Based on Neural Networks," the Fifth IEEE International Workshop on Cellular Neural Networks and their Applications, London, England, April 14-17, 1998, pp. 26-33	<input type="checkbox"/>	<input type="checkbox"/>
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			YES	NO
	320	SCHUMAKER, Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-2	<input type="checkbox"/>	<input type="checkbox"/>
	321	OWEN, Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-9 & Figs. 1-4	<input type="checkbox"/>	<input type="checkbox"/>
	322	STONE, Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-3	<input type="checkbox"/>	<input type="checkbox"/>
	323	O'SULLIVAN, Some Comments on FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-6	<input type="checkbox"/>	<input type="checkbox"/>
	324	BREIMAN, Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," 8 pages	<input type="checkbox"/>	<input type="checkbox"/>
	325	GOLUBEV <i>et al.</i> , Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	326	BUJA <i>et al.</i> , Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-5	<input type="checkbox"/>	<input type="checkbox"/>
	327	GU <i>et al.</i> , Comments on FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-10, rev. June 5, 1990	<input type="checkbox"/>	<input type="checkbox"/>
	328	BARRON <i>et al.</i> , Discussion of FRIEDMAN paper, " <i>Multivariate Adaptive Regression Splines</i> ," pp. 1-12 and 2 pages of Tables, July 1990, University of IL	<input type="checkbox"/>	<input type="checkbox"/>
	329	FRIEDMAN, " <i>Rejoinder</i> ," pp. 1-14	<input type="checkbox"/>	<input type="checkbox"/>
	330	GOETZ, "A Fuzzy Future For MIS?", Informationweek, p. 51, February 25, 1991, ISSN: 8750-6874. Dialog ID number 01544473, From Dialog file 16 (Gale Group)	<input type="checkbox"/>	<input type="checkbox"/>

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		<b>Art Unit</b>	<b>3626</b>
		<b>Examiner Name</b>	<b>Christopher GILLIGAN</b>
<b>Sheet</b>	<b>17 of 17</b>	<b>Attorney Docket No.</b>	<b>52493.000368</b>

**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	331	ALLWEIN <i>et al.</i> , "Reducing Multiclass to Binary: A Unifying Approach for Margin Classifiers", Journal of Machine Learning Research, Volume 1, (2000), pp. 113-141	<input type="checkbox"/>	<input type="checkbox"/>
	332	RUBTSOV <i>et al.</i> , "A Unified Format for Trained Neural Network Description", Neural Network, Proceedings IJCNN '01 International Joint Conference, Volume 4, pp. 2367-2372, Meeting date: July 15-19, 2001	<input type="checkbox"/>	<input type="checkbox"/>
	333	YANG, "An Evaluation of Statistical Approaches to Text Categorization", Kluwer Academic Publishers, Information Retrieval 1, pp. 69-90	<input type="checkbox"/>	<input type="checkbox"/>
	334	FOLTIN et al., "Beyond expert systems: Neural networks in accounting," National Public Accountant, June 1996, pp. 26-30, v41n6	<input type="checkbox"/>	<input type="checkbox"/>
	335		<input type="checkbox"/>	<input type="checkbox"/>
	336		<input type="checkbox"/>	<input type="checkbox"/>
	337		<input type="checkbox"/>	<input type="checkbox"/>
	338		<input type="checkbox"/>	<input type="checkbox"/>
	339		<input type="checkbox"/>	<input type="checkbox"/>
	340		<input type="checkbox"/>	<input type="checkbox"/>
	341		<input type="checkbox"/>	<input type="checkbox"/>

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DATE CONSIDERED 06/05/2008

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.P./